

IN THE SPECIFICATION

Please replace paragraph [1] with the following replacement paragraph.

[1] This application is a continuation-in-part of U.S. patent application Ser. No, 10/440,521, filed May 16, 2003, and entitled SYSTEM AND METHOD FOR A PLANNER[[]], which claims priority of U.S. Provisional patent application Ser. No. 60/408,606, filed September 4, 2002, entitled SYSTEM AND METHOD FOR A PLANNER.